

Martin J. O'Malley  
Governor

Anthony G. Brown  
Lt. Governor



Gloria Lawlah  
Secretary

MEMORANDUM #11-05

June 1, 2011

**TO:** Area Agency on Aging Directors

**FROM:** Gloria G. Lawlah, Secretary 

**SUBJECTS:** 1. Update on Selected Income-Based Federal and State Programs That Can Benefit Seniors  
2. Update on State of Maryland Senior Prescription Drug Assistance Program (SPDAP)  
3. Update on Maryland Primary Adult Care Program  
4. Maryland Energy Assistance and Electric Universal Service Programs

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**1. Update on Selected Income-Based Federal and State Programs**

The Maryland Department of Aging periodically informs the Aging Network about changes in eligibility criteria for various income-based Federal and State programs that can benefit seniors. This memorandum is to alert you to eligibility criteria changes. Changes appear in **boldface** type and are shaded in gray on the attached chart.

*Please note:* the attached chart shows income criteria for "individual" and "couple" households. For larger households, eligibility criteria may be obtained from the individual programs.

Dates for eligibility level changes vary by program and are noted on the chart. Occasionally changes in existing programs are implemented on other dates, or new programs are instituted; in those cases, we endeavor to publicize the information as soon as it is available to our Department. Please check our main web page, [www.aging.maryland.gov](http://www.aging.maryland.gov), periodically for the latest memo and chart. **On the right side of the page, look under "Important Links," and click on Eligibility Memo.** In the past, within a calendar year, changes have generally occurred on or about January 1, March 1, July 1, and October 1.

Persons in the general public who have access to this memo are advised that Senior Information and Assistance specialists in the Area Agencies on Aging throughout Maryland are able to assist people with accessing the programs listed on the chart. The specialists may be able to recommend other programs and services that can benefit the individual senior based on his/her needs. Call 410-767-1100 or 1-800-AGE-DIAL (243-3425) for the telephone number of your local Senior Information and Assistance office, or go to [www.aging.maryland.gov](http://www.aging.maryland.gov), click on "Senior Information and Assistance," and then (on first line) "Senior Information and Assistance Local Offices."

**2. Update on State of Maryland Senior Prescription Drug Assistance Program (SPDAP)**

Effective March 31, 2011, the monthly or annual income test amounts for the State of Maryland Senior Prescription Drug Assistance Program has changed. The new amount for an individual is ***\$32,670 per year*** and for a couple the amounts is ***\$44,130 per year***. All other figures remain the same.

**3. Update on the Maryland Primary Adult Care Program (PAC)**

Effective March 31, 2011, the monthly or annual income test amounts for the Maryland Primary Adult Care Program (PAC) has changed. The new amount for an individual is \$1,053.00 per month and for a couple the new amount is \$1,422.00 per month. This program does not cover diagnosis, treatments or other emergency room costs. This program will only cover the initial fee or co-pay that is required upon visiting the emergency room.

**4. Update on the Maryland Energy Assistance and Electric Universal Service Programs**

Effective March 31, 2011, the monthly or annual income test amounts for the Maryland Energy Assistance Program and the Electric Universal Service Program have changed. These new amounts reflect 175% of the poverty level which is required. For both programs, the new amount for an ***individual is \$1,588.12 and for a couple the new amount is \$2,145.20***. Remaining totals are still the same with no new changes.

GGL:fvf

Attachment (6 pages)

MD Dept. of Aging Memo #11-05 June 1, 2011 (6 pages)  
**ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS**

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
Federal Poverty Guidelines  Individual  Couple	\$ 907.05 (\$10,890 per year)  \$1225.83 (\$14,710 per year)		Change effective: January 20, 2011
Qualified Medicare Beneficiary Program (QMB)  Individual Couple	(Apply \$20 income disregard)  \$ 928 \$1,246	\$8,180 \$13,020	Pays Medicare Part A and B premiums, co-payments, and deductibles.  Next expected change: 3/1/12  <i>*See note at bottom of page</i>
Special Low-Income Medicare Beneficiary Program (SLMB)  I Individual Couple  II Individual Couple	(Apply \$20 income disregard)  \$ 928 - \$1,109 \$1,246 - \$1,491  \$1,109 - \$1,246 \$1,491 - \$1,675	\$8,180 \$13,020  \$8,180 \$13,020	Similar to QMB but pays only the Part B premium.  Next expected change: 3/1/12  <i>*See note at bottom of page</i>
Maryland Primary Adult Care (PAC) Program  Individual Couple	(After applying exclusions and disregards)  \$1,053 (new) \$1,422 (new)	No asset test	For Marylanders ages 19-64, who do not qualify for Medicare, PAC provides free primary care doctor visits, free mental health visits (psychiatric or counseling), and low-cost or free prescription drugs. PAC will cover some substance abuse, mostly outpatient. PAC only covers initial emergency room fee or co-pay. <b>Does not cover diagnosis, treatment or other emergency room costs.</b> Does not cover hospital stays, ER visits, or specialty care.  Call 1-800-226-2142 (toll-free) for application & information.  <b>Effective March 31, 2011</b>

**\*Note: \$20 may be subtracted from the individual's or couple's gross income; if the \$20 subtraction reduces the income to the number listed on the chart, then the individual or couple probably qualifies for the benefit.**

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
Supplemental Security Income (SSI)  Individual  Couple	(Apply \$20 income disregard)  \$674  \$1,011 (There will be no COLA increase in 2011; therefore, no changes)	\$2,000  \$3,000	<p>New Benefit: Effective 2/27/10            SSA has started a Compassionate Allowance Initiative for individuals with early-onset (younger-onset) Alzheimer's disease. This benefit is for early-onset (younger-onset) Alzheimer's disease and related dementias for those generally diagnosed under the age of 65 years old. It does not affect those who are currently receiving full Social Security retirement benefits. This will also affect people with Frontotemporal dementia (FTD), Pick's disease, Creutzfeldt-Jakob disease, mixed-dementia and primary progressive aphasia. *When asked by the SSA claims representative what the disabling condition is, the applicant must specify "early-onset Alzheimer's disease."</p> <p>It is <b>strongly recommended</b> that applicants apply in person at their local SSA office. You will need to submit an application and other documents at your local office. The Alzheimer's Association has prepared a checklist to assist individuals with the application process. See checklist at:  <a href="http://www.alz.org/documents/national/SSDI_checklist.pdf">http://www.alz.org/documents/national/SSDI_checklist.pdf</a></p> <p>The applicant should apply for SSDI as well if they are receiving early retirement benefits because they may become eligible for Medicare before they turn 65.</p> <p><b>*See note on previous page</b></p>
Medicare Part D (Prescription Drug) Low-Income Subsidy (EXTRA HELP)  <b>Level One</b> Individual Couple (100% poverty & below) <b>Level Two</b> Individual Couple (up to 135% poverty)  <b>Level Three</b> Individual Couple (up to 150% poverty)	<b>If your income is less than:</b>  \$10, 890 a year \$14,710 a year ("full subsidy")  \$14, 701.50 a year \$19, 858.50 a year  \$16, 335 a year \$22, 065 a year	<b>Owned resources does not exceed:</b>  \$ 8,180 \$13,020  \$8,180 \$13,020  \$12,640 \$25,260	<p>This financial assistance is only for Medicare beneficiaries who have a Medicare D prescription drug plan. Benefits vary depending on income level; assistance may help with cost of premiums, deductibles, co-pays.</p> <p>You will automatically receive EXTRA HELP if you have Medical Assistance, QMB, SLMB, or SSI; no need to apply.</p> <p>Apply through Social Security Administration (1-800-772-1213 or <a href="http://www.ssa.gov">www.ssa.gov</a>) or Local Department of Social Services.</p> <p><b>NOTE:</b>  <b>To get a monthly figure for monthly income level, divide by 12.</b></p> <p><b>*See note at bottom of page</b></p>

Note: Annual asset figures, provided by Centers for Medicare and Medicaid, include \$1,500 (for one person) or \$3,000 (for a couple) for funeral/burial, if beneficiary indicates the need to use some of his/her assets for that purpose. Funeral/burial funds are included in the new asset limits for the QMB/SLMB program.

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
<p>State of Maryland Senior Prescription Drug Assistance Program (SPDAP)</p> <p>Individual</p> <p>Couple</p> <p>Individual</p> <p>Couple</p>	<p><b>\$32,670/yr.&gt;</b></p> <p><b>\$44,130/yr.&gt;</b> <b>Effective 3/31/11</b></p> <p>\$10,830</p> <p>\$14,570</p>	<p>No test</p> <p>No test</p> <p>No test</p> <p>No test</p>	<p>For persons enrolled in a Medicare Prescription or Medicare Advantage Prescription Drug plan AND have a household income at or below 300% of federal poverty guidelines, <b>SPDAP pays up to \$35 per month ( or \$420 annually) toward the cost of the premium for their chosen plan. All plans are participating in the \$35 premium.</b> This does not apply to individuals who are 100% Low Income Subsidy (LIS) or eligible for full federal EXTRA HELP as determined by the Social Security Administration. Proof of 6 months MD residency is required.</p> <p><b>Drug manufacturers will provide a 50% discount of the negotiated price of brand name drugs (excluding fees) for individuals in the coverage gap.</b></p> <p>As of 1/1/11, SPDAP started providing a 95% subsidy to member's total drug costs while in the "donut hole or coverage gap" for those who participate in a PDP or MA-PDS that have contracted with SPDAP. This will be in effect after the federal discount. There will be a 5% coinsurance obligation. Not all Medicare Prescription or Medicare Advantage Plans are participating in the coverage gap subsidy.</p> <p>For further information or applications, call 1-800-551-5995 or go to <a href="http://www.marylandspdap.com">www.marylandspdap.com</a></p>
<p>Maryland Energy Assistance Program (MEAP)</p> <p>Individual</p> <p>Couple</p>	<p><b>\$1,588.12 new</b></p> <p><b>\$2,145.20 new</b> (represents 175% of poverty level)</p>	<p>No test</p> <p>No test</p>	<p>Provides eligible low-income Marylanders assistance with home heating bills; EUSP assists with electric bills.</p> <p>Only one application is required for both MEAP and EUSP. Both programs are administered by the Office of Home Energy Programs (OHEP), DHR.</p>
<p>Electric Universal Service Program (EUSP)</p> <p>Individual</p> <p>Couple</p>	<p><b>\$1,588.12 (new)</b></p> <p><b>\$2,145.20 (new)</b> (represents 175% of poverty level)</p>	<p>No test</p> <p>No test</p>	<p><b>Effective: 7/1/11</b></p>

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
Food Supplement Program (formerly Food Stamp Program)  Individual Couple	\$903 \$1,215 (net income)	\$3,000 \$3,000	A household's first \$142 per month is not counted in determining eligibility; household vehicles are not counted; there are also medical and housing deductions.  Persons 60 and over (and their spouses) who are unable to purchase and prepare their own meals due to a disability, and who live and eat with others in a household whose combined income does not exceed 165% of the poverty level, <i>may</i> be considered a separate household.  <b>Effective: 1/20/11</b>
Medical Assistance (Medicaid)  Individual Couple	\$350 \$392	\$2,500 \$3,000	Requires documentation of disability; individuals can "spend down" to this income level to be eligible.
Medicaid Waiver for Older Adults	<b>\$2,022</b> (represents 300% of SSI)	\$2,000	Assisted living and in-home services for individuals age 50 and older who meet Medicaid institutional eligibility rules; additional medical, financial, and technical eligibility requirements apply.  <b>Next expected change: 3/1/12</b>
Senior Care Program  Individual Couple	<b>\$2637 (new)</b> <b>\$3448 (new)</b>	\$11,000 \$14,000	Case managed, in-home services program for individuals 65 and older.  <b>Next expected change: 7/1/12</b>
Senior Assisted Living Group Home Subsidy Program  Individual Couple	<b>\$2,637 (new)</b> <b>\$3,448 (new)</b>	\$11,000 \$14,000	Provides financial assistance for a limited number of eligible Assisted Living Group Home residents age 62 or older.  <b>Next expected change: 7/1/12</b>
Congregate Housing Services Program (CHSP) Subsidy  Individual Couple	<b>\$2,637 (new)</b> <b>\$3,448 (new)</b>	\$27,375 \$35,587	Provides financial assistance for a limited number of Congregate Housing residents in selected sites for individuals 62 and older whose net monthly income is insufficient to pay the full monthly fee for Congregate Housing Services.  <b>Next expected change: 7/1/12</b>

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
<p>Accessible Homes for Seniors</p> <p>Individual</p> <p>Couple</p>	<p><b>\$57,960 per yr.</b> (Washington MSA – Calvert, Charles, Frederick, Montgomery, &amp; Prince George’s Counties)</p> <p><b>\$46,032 per yr.</b> (all other jurisdictions)</p> <p><b>\$66,240 per yr.</b> (Washington MSA)</p> <p><b>\$52,608 per yr.</b> (all other jurisdictions)</p>	<p>No test</p> <p>No test</p>	<p>Provides zero-interest loans to modify a home space for senior (age 55 or older) living. Loan payments are deferred for 30 years or until the sale or transfer of ownership of the home.</p> <p>If the senior resides in the home of a relative, eligibility is based on the owner’s income.</p> <p>This program is a joint initiative of the MD Dept. of Housing &amp; Community Development and the MD Dept. of Aging. Application available by calling 800-756-0119 or at <a href="http://www.mdhousing.org">www.mdhousing.org</a>.</p>
<p>Employed Individuals with Disabilities (EID) Program</p> <p>Individual</p> <p>Couple</p>	<p>(Approximate countable income per month)</p> <p>Up to \$2,722</p> <p>Up to \$3,677</p> <p>(represents 300% of poverty level)</p>	<p>Less than \$10,000 in countable resources</p> <p>Note: 401(k), and 403(b) retirement accounts, Pension plans, and Keogh plans are not counted towards the \$10,000 asset limit</p>	<p>The EID Program provides health insurance for qualified employed persons ages 18-64 who are disabled. Persons with private health insurance or Medicare may still qualify for EID. Participants may be required to pay a monthly premium from \$0 - \$55, depending on income.</p> <p>The EID Program is funded by the Maryland Medical Assistance Program (DHMH). Certain income and assets that count for other Medical Assistance programs do not count toward EID income limits.</p> <p>The MD Dept. of Disabilities (MDOD) partners with DHMH to promote the program. See <a href="http://www.mdod.state.md.us">www.mdod.state.md.us</a>.</p> <p>Call MDOD at 443-514-5034 or 1-800- 637-4113 for assistance with/ likelihood of eligibility and completion of application by telephone.</p> <p>Next expected change: 3/1/12</p>
<p>Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards</p>	<p>For spouse in the community:</p> <p>Basic Maintenance and Shelter Allowance \$1,822 (no change in 2011)</p> <p>Maximum Maintenance and Shelter Allowance \$2,739  (no change in 2011)</p>	<p>For spouse in the nursing home: \$2,500</p> <p>Minimum Community Spouse’s Asset Share \$21,912</p> <p>Maximum Community Spouse’s Asset Share: \$109,560 (no change in 2011)</p>	<p>Refers to protection of some of the income and assets of a spouse remaining in the community when the other spouse has entered a nursing home.</p> <p>All non-exempt assets (savings and checking accounts, stocks, bonds, etc.) owned by either spouse, jointly or separately, are pooled as of date nursing home spouse enters the nursing home. Effective 1/1/09, the community spouse may keep \$21,912 or ½ the assets, whichever is greater, but not more than \$109,560. The couple’s remaining assets are used to pay for nursing home care or other expenses, until the nursing home spouse’s assets reach the Medicaid eligibility level of \$2500. The community spouse’s income will be evaluated to determine how much, if any, of the nursing home spouse’s monthly income can be allowed for the community spouse’s monthly maintenance allowance. Call 410-767-5800 or 1-800-492-5231 for questions on any aspect of the eligibility determination process.</p>

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
2011 State of Maryland Homeowners' Property Tax Credit Program	Plan is based on relationship between property taxes and income; combined gross household income cannot exceed \$60,000. For application, with further explanation, call 410-767-4433 (Balto. metro area) or 1-800-944-7403 (other areas) or see <a href="http://www.dat.state.md.us">www.dat.state.md.us</a> .	Net worth is less than \$200,000 (excluding property on which you are seeking credit and cash value of IRAs or qualified retirement savings plans).	Allows a credit against the homeowner's 2010 property tax bill if property taxes exceed a fixed percentage of the person's gross income.  No age restrictions.  Credit applicable only to dwelling which is your permanent residence.  <b>Apply no later than 09/01/11. Homeowners age 70 and older, who have not applied for the program previously, should call 410 767-4433 or 1-800-944-7403.</b>
2011 State of Maryland Renters' Tax Credit Program	Plan is based on relationship between rent and income.  For application, with further explanation, call 410-767-4433 (Balto. metro area) or 1-800-944-7403 (other areas) or see <a href="http://www.dat.state.md.us">www.dat.state.md.us</a> .	Net worth is less than \$200,000	Provides tax credit up to \$750 a year for renters who meet certain requirements on rent paid in calendar year 2010.  For persons age 60 and over, persons who are 100% disabled, or persons under age 60, not in subsidized housing, who have one or more dependents under age 18 in their home.  <b>Apply no later than 9/1/11.</b>
Weatherization Assistance Program (WAP)  Individual Couple	<b>\$2,520 (new)</b> <b>\$3,296 (new)</b> (represents 200% of poverty level)	No test No test	Operated by the Maryland Department of Housing and Community Development, WAP enables low-income households to reduce home energy consumption and maintenance costs through installation of energy-conserving materials.  Examples of improvements: health and safety items, hot water system, lighting retrofit, insulation, furnace cleaning.  Priority is given to low-income homeowners who are elderly, disabled, have families with children, and/or have the highest energy consumption. Eligible renters may also apply.  Apply through your local energy assistance office or through Maryland Energy Assistance Program. Call 1-800-352-1446 or 1-800-638-7781. You can also apply through your local weatherization agency, local government, community action agency or local non-profit.